

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:	§	Case No. 16-29342
	§	
TYRONE WRIGHT	§	
DARNECIA Y WRIGHT	§	
	§	
Debtor(s)	§	

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION REPORT
CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

David P. Leibowitz, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <i>(without deducting any secured claims)</i>	\$186,874.07	Assets Exempt:	\$94,355.70
Total Distributions to Claimants:	\$2,999.36	Claims Discharged Without Payment:	\$274,109.71
Total Expenses of Administration:	\$1,055.74		

3) Total gross receipts of \$5,130.30 (see **Exhibit 1**), minus funds paid to the debtor(s) and third parties of \$1,075.20 (see **Exhibit 2**), yielded net receipts of \$4,055.10 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Secured Claims (from Exhibit 3)	\$172,140.60	\$17,025.00	\$0.00	\$0.00
Priority Claims:				
Chapter 7 Admin. Fees and Charges (from Exhibit 4)	NA	\$1,055.74	\$1,055.74	\$1,055.74
Prior Chapter Admin. Fees and Charges (from Exhibit 5)	NA	\$0.00	\$0.00	\$0.00
Priority Unsecured Claims (From Exhibit 6)	\$0.00	\$0.00	\$0.00	\$0.00
General Unsecured Claims (from Exhibit 7)	\$253,004.54	\$172,385.21	\$165,684.03	\$2,999.36
Total Disbursements	\$425,145.14	\$190,465.95	\$166,739.77	\$4,055.10

4). This case was originally filed under chapter 7 on 09/14/2016. The case was pending for 11 months.

5). All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6). An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 08/08/2017

By: /s/ David P. Leibowitz
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE	AMOUNT RECEIVED
2016 Tax Refund (Darnecia)	1224-000	\$3,584.00
Estate Portion 2016 Tax Refund (Tyrone)	1224-000	\$1,546.30
TOTAL GROSS RECEIPTS		\$5,130.30

The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	AMOUNT PAID
DARNECIA WRIGHT	Funds to Third Parties	8500-002	\$1,075.20
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$1,075.20

EXHIBIT 3 – SECURED CLAIMS

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
2	AmeriCredit Financial Services, Inc. dba GM Financ	4210-000	\$23,711.28	\$17,025.00	\$0.00	\$0.00
	Citimortgage	4110-000	\$148,429.32	\$0.00	\$0.00	\$0.00
TOTAL SECURED CLAIMS			\$172,140.60	\$17,025.00	\$0.00	\$0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
David P. Leibowitz, Trustee	2100-000	NA	\$1,013.78	\$1,013.78	\$1,013.78
David P. Leibowitz, Trustee	2200-000	NA	\$39.04	\$39.04	\$39.04
Green Bank	2600-000	NA	\$2.92	\$2.92	\$2.92
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		NA	\$1,055.74	\$1,055.74	\$1,055.74

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

NONE

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

NONE

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1	Navient Solutions Inc.	7100-000	\$15,211.65	\$15,332.71	\$15,332.71	\$277.58
2a	AmeriCredit Financial Services, Inc. dba GM Financ	7100-000	\$23,711.28	\$6,701.18	\$0.00	\$0.00
3	Oak Park Dental Group, P.C.	7100-000	\$456.94	\$1,748.92	\$1,748.92	\$31.66
4	DeVry Education Group	7100-000	\$270.94	\$270.94	\$270.94	\$0.00
	Clerk, US Bankruptcy Court (Claim No. 4; DeVry Education Group)	7100-001	\$0.00	\$0.00	\$0.00	\$4.90
5	Capital One NA	7100-900	\$599.26	\$684.86	\$684.86	\$12.40
6	PYOD, LLC its successors and assigns as assignee	7100-900	\$2,977.84	\$2,917.33	\$2,917.33	\$52.81
7	Comenity Capital Bank/Paypal Credit	7100-900	\$1,760.12	\$1,890.98	\$1,890.98	\$34.23
8	Synchrony Bank	7100-900	\$4,292.53	\$4,639.83	\$4,639.83	\$83.99
9	Synchrony Bank	7100-900	\$1,136.98	\$1,238.31	\$1,238.31	\$22.42
10	Synchrony Bank	7100-900	\$4,947.00	\$5,233.62	\$5,233.62	\$94.74
11	Synchrony Bank	7100-900	\$7,472.39	\$7,842.20	\$7,842.20	\$141.97
12	Synchrony Bank	7100-900	\$6,964.08	\$7,563.90	\$7,563.90	\$136.93
13	Key Education Resources	7100-000	\$841.11	\$844.74	\$844.74	\$15.29
14	US DEPT OF EDUCATION	7100-000	\$0.00	\$24,001.15	\$24,001.15	\$434.49
15	US DEPT OF EDUCATION	7100-000	\$70,937.38	\$71,474.37	\$71,474.37	\$1,293.89
16	US DEPT OF EDUCATION	7100-000	\$0.00	\$20,000.17	\$20,000.17	\$362.06
	Bank of America VISA	7100-000	\$2,999.83	\$0.00	\$0.00	\$0.00
	Federal Loan Servicing	7100-000	\$60,335.00	\$0.00	\$0.00	\$0.00
	Glecsi/Key Edu Resources	7100-000	\$841.11	\$0.00	\$0.00	\$0.00

Gottlieb Hospital	7100-000	\$75.00	\$0.00	\$0.00	\$0.00
Gottlieb Hospital	7100-000	\$399.00	\$0.00	\$0.00	\$0.00
Gottlieb Hospital	7100-000	\$150.00	\$0.00	\$0.00	\$0.00
Gottlieb Memorial Hospital	7100-000	\$100.00	\$0.00	\$0.00	\$0.00
Great Lakes N. Education	7100-000	\$19,806.00	\$0.00	\$0.00	\$0.00
Lending Club Corp	7100-000	\$15,480.00	\$0.00	\$0.00	\$0.00
Loyola University Medical Center	7100-000	\$40.00	\$0.00	\$0.00	\$0.00
Milwaukee County Clerk	7100-000	\$152.50	\$0.00	\$0.00	\$0.00
One Main Financial	7100-000	\$5,342.00	\$0.00	\$0.00	\$0.00
Personal Finance	7100-000	\$1,718.00	\$0.00	\$0.00	\$0.00
Tri State Financial	7100-000	\$3,716.60	\$0.00	\$0.00	\$0.00
West Suburban Medical Center	7100-000	\$120.00	\$0.00	\$0.00	\$0.00
Wheaton Franciscan Healthcare	7100-000	\$150.00	\$0.00	\$0.00	\$0.00
TOTAL GENERAL UNSECURED CLAIMS		\$253,004.54	\$172,385.21	\$165,684.03	\$2,999.36

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

Page No: 1

Exhibit 8

ASSET CASES

Case No.: 16-29342
Case Name: WRIGHT, TYRONE AND WRIGHT, DARNECIA Y
For the Period Ending: 8/8/2017

Trustee Name: David Leibowitz
Date Filed (f) or Converted (c): 09/14/2016 (f)
\$341(a) Meeting Date: 10/11/2016
Claims Bar Date: 01/17/2017

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	1235 S. Christiana Ave. Chicago IL 60623-0000	\$179,000.00	\$570.68	\$0.00	FA
2	Travel Advantage Network Membership - time-share / vacation membership club, unclear if real property interest or only membership	Unknown	\$0.00	\$0.00	FA
3	Chevrolet Uplander 2007 180000 in fair condition	\$1,859.00	\$1,859.00	\$0.00	FA
4	Chevrolet Trax 2015 15000	\$24,903.00	\$1,191.72	\$0.00	FA
5	Miscellaneous household goods and furnishings	\$4,000.00	\$0.00	\$0.00	FA
6	TVs, computers, phones, game system	\$2,500.00	\$0.00	\$0.00	FA
7	Two ten-speed bicycles, used	\$50.00	\$0.00	\$0.00	FA
8	Miscellaneous clothing for debtors	\$600.00	\$0.00	\$0.00	FA
9	Cash	\$20.00	\$0.00	\$0.00	FA
10	Checking Austin Bank of Chicago	\$0.67	\$0.00	\$0.00	FA
11	Checking PNC Bank	\$661.66	\$0.00	\$0.00	FA
12	Savings PNC Bank	\$143.08	\$0.00	\$0.00	FA
13	Checking TCF Bank	\$1,166.26	\$0.00	\$0.00	FA
14	CD for High Mountain M.B. Church, debtor is trustee and listed as a signor BMO Harris Bank	\$0.00	\$0.00	\$0.00	FA
15	Checking for High Mountain M.B. Church, debtor is trustee and listed as a signor U.S. Bank	\$0.00	\$0.00	\$0.00	FA
16	Savings account belongs to son, debtor listed for convenience purposes only PNC Bank	\$135.42	\$0.00	\$0.00	FA
17	Savings account belongs to daughter, debtor listed for convenience purposes only PNC Bank	\$135.42	\$0.00	\$0.00	FA
18	Checking - belongs to son, debtor listed for convenience purposes only US Bank	\$942.55	\$0.00	\$0.00	FA
19	401(k) - through employer Bank of America	\$23,020.35	\$0.00	\$0.00	FA
20	Pension account through employer Bank of America	\$9,898.68	\$0.00	\$0.00	FA
21	401(k) Allstate	\$2,915.84	\$0.00	\$0.00	FA
22	401(k) Allstate	\$29,277.84	\$0.00	\$0.00	FA

ASSET CASES

Case No.: 16-29342
Case Name: WRIGHT, TYRONE AND WRIGHT, DARNECIA Y
For the Period Ending: 8/8/2017

Trustee Name: David Leibowitz
Date Filed (f) or Converted (c): 09/14/2016 (f)
§341(a) Meeting Date: 10/11/2016
Claims Bar Date: 01/17/2017

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
23 Copyright on book idea, over 20 years old	\$0.00	\$0.00		\$0.00	FA
24 State Farm - Homeowners Insurance Debtors & their mortgage co	\$0.00	\$0.00		\$0.00	FA
25 Allstate - Life Insurance - Debtor 2	\$0.00	\$0.00		\$0.00	FA
26 2016 Tax Refund (Darnecia) (u)	\$0.00	\$2,508.80		\$3,584.00	FA
Asset Notes: Debtor's pro-rated portion: \$1075.20					
27 Estate Portion 2016 Tax Refund (Tyrone) (u)	\$0.00	\$1,546.30		\$1,546.30	FA
Asset Notes: Debtor remitted estate pro-rated portion to the Trustee.					

TOTALS (Excluding unknown value)

\$281,229.77

\$7,676.50

\$5,130.30

Gross Value of Remaining Assets

\$0.00

Initial Projected Date Of Final Report (TFR): 10/09/2017

Current Projected Date Of Final Report (TFR):

/s/ DAVID LEIBOWITZ

DAVID LEIBOWITZ

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 16-29342
Case Name: WRIGHT, TYRONE AND WRIGHT, DARNECIA Y
Primary Taxpayer ID #: **_***8908
Co-Debtor Taxpayer ID #: **_***8909
For Period Beginning: 9/14/2016
For Period Ending: 8/8/2017

Trustee Name: David Leibowitz
Bank Name: Green Bank
Checking Acct #: *****4201
Account Title:
Blanket bond (per case limit): \$5,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
04/11/2017		U.S. Treasury	2016 Federal Income Tax Refund (Darnecia)	*	\$3,584.00		\$3,584.00
	{26}		Estate Portion of Darnecia Wright Tax Refund \$2,508.80	1224-000			\$3,584.00
	{26}		Debtor's pro-rated portion \$1,075.20	1280-002			\$3,584.00
04/13/2017	3001	DARNECIA WRIGHT	Debtor's Pro-Rated Portion of Tax Refund	8500-002		\$1,075.20	\$2,508.80
04/28/2017		Green Bank	Bank Service Fee	2600-000		\$2.92	\$2,505.88
05/15/2017	(27)	Tyrone Wright	Estate Portion - 2016 Federal Income Tax Refund (Tyrone)	1224-000	\$1,546.30		\$4,052.18
07/06/2017	3002	David P. Leibowitz	Trustee Compensation	2100-000		\$1,013.78	\$3,038.40
07/06/2017	3003	David P. Leibowitz	Trustee Expenses	2200-000		\$39.04	\$2,999.36
07/06/2017	3004	Navient Solutions Inc.	Claim #: 1; Amount Claimed: \$15,332.71; Distribution Dividend: 1.81%;	7100-000		\$277.58	\$2,721.78
07/06/2017	3005	Oak Park Dental Group, P.C.	Claim #: 3; Amount Claimed: \$1,748.92; Distribution Dividend: 1.81%;	7100-000		\$31.66	\$2,690.12
07/06/2017	3006	Clerk, US Bankruptcy Court	Small Dividends	*		\$4.90	\$2,685.22
			Claim Amount \$(4.90)	7100-001			\$2,685.22
07/06/2017	3007	Key Education Resources	Claim #: 13; Amount Claimed: \$844.74; Distribution Dividend: 1.81%;	7100-000		\$15.29	\$2,669.93
07/06/2017	3008	US DEPT OF EDUCATION	Claim #: 14; Amount Claimed: \$24,001.15; Distribution Dividend: 1.81%;	7100-000		\$434.49	\$2,235.44
07/06/2017	3009	US DEPT OF EDUCATION	Claim #: 15; Amount Claimed: \$71,474.37; Distribution Dividend: 1.81%;	7100-000		\$1,293.89	\$941.55
07/06/2017	3010	US DEPT OF EDUCATION	Claim #: 16; Amount Claimed: \$20,000.17; Distribution Dividend: 1.81%;	7100-000		\$362.06	\$579.49
07/06/2017	3011	Capital One NA	Claim #: 5; Amount Claimed: \$684.86; Distribution Dividend: 1.81%;	7100-900		\$12.40	\$567.09
07/06/2017	3012	PYOD, LLC its successors and assigns as assignee	Claim #: 6; Amount Claimed: \$2,917.33; Distribution Dividend: 1.81%;	7100-900		\$52.81	\$514.28
07/06/2017	3013	Comenity Capital Bank/Paypal Credit	Claim #: 7; Amount Claimed: \$1,890.98; Distribution Dividend: 1.81%;	7100-900		\$34.23	\$480.05

SUBTOTALS

\$5,130.30

\$4,650.25

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 16-29342
Case Name: WRIGHT, TYRONE AND WRIGHT, DARNECIA Y
Primary Taxpayer ID #: **_***8908
Co-Debtor Taxpayer ID #: **_***8909
For Period Beginning: 9/14/2016
For Period Ending: 8/8/2017

Trustee Name: David Leibowitz
Bank Name: Green Bank
Checking Acct #: *****4201
Account Title:
Blanket bond (per case limit): \$5,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
07/06/2017	3014	Synchrony Bank	Claim #: 8; Amount Claimed: \$4,639.83; Distribution Dividend: 1.81%;	7100-900		\$83.99	\$396.06
07/06/2017	3015	Synchrony Bank	Claim #: 9; Amount Claimed: \$1,238.31; Distribution Dividend: 1.81%;	7100-900		\$22.42	\$373.64
07/06/2017	3016	Synchrony Bank	Claim #: 10; Amount Claimed: \$5,233.62; Distribution Dividend: 1.81%;	7100-900		\$94.74	\$278.90
07/06/2017	3017	Synchrony Bank	Claim #: 11; Amount Claimed: \$7,842.20; Distribution Dividend: 1.81%;	7100-900		\$141.97	\$136.93
07/06/2017	3018	Synchrony Bank	Claim #: 12; Amount Claimed: \$7,563.90; Distribution Dividend: 1.81%;	7100-900		\$136.93	\$0.00

TOTALS:	\$5,130.30	\$5,130.30	\$0.00
Less: Bank transfers/CDs	\$0.00	\$0.00	
Subtotal	\$5,130.30	\$5,130.30	
Less: Payments to debtors	\$0.00	\$0.00	
Net	\$5,130.30	\$5,130.30	

For the period of 9/14/2016 to 8/8/2017

Total Compensable Receipts:	\$4,055.10
Total Non-Compensable Receipts:	\$1,075.20
Total Comp/Non Comp Receipts:	\$5,130.30
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$4,055.10
Total Non-Compensable Disbursements:	\$1,075.20
Total Comp/Non Comp Disbursements:	\$5,130.30
Total Internal/Transfer Disbursements:	\$0.00

For the entire history of the account between 04/11/2017 to 8/8/2017

Total Compensable Receipts:	\$4,055.10
Total Non-Compensable Receipts:	\$1,075.20
Total Comp/Non Comp Receipts:	\$5,130.30
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$4,055.10
Total Non-Compensable Disbursements:	\$1,075.20
Total Comp/Non Comp Disbursements:	\$5,130.30
Total Internal/Transfer Disbursements:	\$0.00

FORM 2
CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 16-29342
Case Name: WRIGHT, TYRONE AND WRIGHT, DARNECIA Y
Primary Taxpayer ID #: **_***8908
Co-Debtor Taxpayer ID #: **_***8909
For Period Beginning: 9/14/2016
For Period Ending: 8/8/2017

Trustee Name: David Leibowitz
Bank Name: Green Bank
Checking Acct #: *****4201
Account Title:
Blanket bond (per case limit): \$5,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTAL - ALL ACCOUNTS

NET DEPOSITS

NET
DISBURSEACCOUNT
BALANCES

\$5,130.30

\$5,130.30

\$0.00

For the period of 9/14/2016 to 8/8/2017

Total Compensable Receipts: \$4,055.10
Total Non-Compensable Receipts: \$1,075.20
Total Comp/Non Comp Receipts: \$5,130.30
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$4,055.10
Total Non-Compensable Disbursements: \$1,075.20
Total Comp/Non Comp Disbursements: \$5,130.30
Total Internal/Transfer Disbursements: \$0.00

For the entire history of the case between 09/14/2016 to 8/8/2017

Total Compensable Receipts: \$4,055.10
Total Non-Compensable Receipts: \$1,075.20
Total Comp/Non Comp Receipts: \$5,130.30
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$4,055.10
Total Non-Compensable Disbursements: \$1,075.20
Total Comp/Non Comp Disbursements: \$5,130.30
Total Internal/Transfer Disbursements: \$0.00

/s/ DAVID LEIBOWITZ

DAVID LEIBOWITZ